

**Groton Cab Company, Inc.**  
**176 Cross Road**  
**Waterford, CT 06385**  
**860-443-4321**

January 26, 2021

**To: Members of the Transportation Committee**  
**Re: Senate Bill 261, Section 8**

Groton Cab Company, Inc., a small taxicab company, serving Southeastern Connecticut is strongly opposed to Section 8 of Senate Bill 261 which increases the minimum insurance liability coverage for taxicabs from 100,000 to 500,000.

From year to year we struggle in finding affordable rates from the few carriers authorized and willing to issue taxicab insurance policies in Connecticut. At 100,000 minimum coverage the rates are already high despite better than average losses. Exploring obtaining 500,000 in minimum coverage found no takers. Not one insurance company approached would even offer a quote at any price.

There has been a dwindling amount of insurance companies interested in writing taxicab policies throughout the nation over the past decade. Today there are only a few who will do so. If an insurance company decides to issue a policy at 500,000 minimum coverage the cost will be quite high. As in any business, increased costs eventually get passed on to the consumer which would likely cause an additional decline in our business.

Our business has declined over the past decade due to the mushrooming dominance of the rideshare industry. Then along came the Covid-19 pandemic which shut down or limited the operation of various businesses, services and schools that our client base depended on. Tourism is down and the hotel and casino industry has taken a big hit. Travel by bus, train, plane and ferry is reduced. Clients going to and from colleges, to and from medical appointments and other venues have dropped off as virtual means are now utilized.

We wish to continue to offer the public our safe reliable transportation services and urge you to remove Section 8 from Senate Bill 261 and not take this any further.

Sincerely,

Kim E. Curtin  
President